





Retirement Investors' Club

Iowa Department of Administrative Services



Investment Provider Comparison

				
Provider Information				
Product	Retirement Services Value Product (mutual funds)	Momentum (variable annuity)	DCPlus (variable annuity)	ING Gov't Custom Choice Blend (mutual funds & variable annuity funds)
New accounts & service	800-892-5558 ext 88700 515-267-1099 (in Des Moines)	877-800-7279 515-225-1141 (in Des Moines)	800-424-2825 ext 47627	800-555-1970 515-698-7973 (in Des Moines)
Website address	www.aigvalic.com/agrs2000/agrsweb.nsf	www.equitable.com/iowa	www.retire.hartfordlife.com	www.ingretirementplans.com
Credit rating (6/2003)	A+ (Superior) by A.M. Best	A+ (Superior) by A.M. Best	A+ (Superior) by A.M. Best	A+ (Superior) by A.M. Best
Investment Selection				
Fixed Rate Acc'ts	VALIC Fixed Interest Option	Guaranteed Interest Option	Gen. Acct. & Hartford Money Market HLS	ING Fixed Account**
Bond Funds	Calvert Income American Century GNMA	Federated Bond Fund	Hartford Bond HLS	Oppenheimer High Yield Fidelity VIP Investment Grade Bond**
Balanced Funds	AIM Balanced A INVESCO Balanced	AXA Moderate Allocation Portfolio* EQ AIM Balanced EQ Janus Balanced	Hartford Advisers HLS Janus Balanced	Janus Aspen Series Balanced** Pax World Balanced
Large Cap Stock Funds	Credit Suisse Cap Appreciation Oppenheimer Growth A AIM Weingarten Pioneer Fund A Dreyfus S&P 500 Index Janus Twenty INVESCO Technology Inv	EQ/Alliance Common Stock* EQ/Alliance Growth & Income* EQ/Equity 500 Index* EQ/Capital Guardian Research* EQ/MFS Emerging Growth Companies* EQ/Alliance Premier Growth* EQ AIM Blue Chip EQ Janus Fund EQ Janus Growth & Income EQ SSgA Core Opportunities EQ Strong Growth	Hartford Index HLS Harford Stock HLS American Century Income & Growth American Century Ultra Janus Twenty	American Century Income & Growth Pioneer Fund A Scudder Equity 500 Index ING Index Plus Large Cap** AIM Charter Fidelity Advisor Equity Growth Mass Investors Growth AIM Weingarten AIM Large Cap Growth ING VP Growth Portfolio-R**
Mid Cap Stock Funds	Citizens Emerging Growth Standard INVESCO Dynamics Strong Opportunity Franklin Small-Mid Cap Growth	EQ/Franklin Small Cap Growth	Hartford Capital Appreciation HLS Putnam Vista Franklin Small-Mid Cap Growth	Lord Abbett Mid Cap Value Fidelity Advisor Mid Cap AIM Constellation Janus Aspen Series Mid Cap Growth** Franklin Small-Mid Cap Growth
Small Cap Stock Funds	Berger Small Cap-Value Dreyfus Founders Discovery F	EQ/AIM Aggressive Growth		Fidelity Advisor Value Strategies ING Small Company**
International Funds	Oppenheimer Global Putnam International Equity A	EQ/Alliance International* EQ/Mercury International Value* EQ AIM International Equity EQ/Federated International Equity	Janus Worldwide Putnam International New Opportunities Hartford International Opportunities HLS	ING VP JPMorgan Fleming International** Fidelity VIP Overseas** ING VP International Equity** Janus Adviser Series Worldwide
Lifestyle Funds	SunAmerica Conserv Gro Lifestage Sun America Mod Gro Lifestage SunAmerica Aggr Gro Lifestage			
Self-Directed Brokerage Account	\$50/year plus trade fee(s) 1,900± mutual funds offered No core account minimum required Initial & additional deposit minimums designated by fund(s) you choose	\$50/year plus trade fee(s) 9,500± mutual funds offered \$20,000 required in core account Initial deposit \$5,000+ Additional deposits no less than \$1,000.	\$50/year plus trade fee(s) 1,500± mutual funds offered \$10,000 required in core account Initial deposit \$5,000+ Additional deposits no less than \$1,000	\$50/year plus trade fee(s) 10,000± mutual funds/800+ no-transaction fee funds (Select Funds) \$5,000+ in total core plan balance Initial & additional deposits \$2,500+/\$5,000+
Want more information? See reverse side for help with choosing an investment provider →				

* EQAT Funds

** Variable annuity funds



Where do I go from here?

AIG VALIC
AIG VALIC

Equitable of US/AXA
EQUITABLE

Hartford Life
THE HARTFORD

ING Financial Advisers
ING

Call one or more of the providers and ask for information (suggested questions below)

I am a state of Iowa employee and I want to participate in the State's deferred compensation benefit. How do I enroll?

Is there a representative in my area to walk me through the investment selection & application process (or send me what I need to open an account myself)?

Is there a reason why I should choose your firm over the other 3 investment providers?

Evaluate the provider experience

Contacting someone was easy

Process to open a new account was clear

Process of selecting investments was clear

Comments

Fees (Provider and fund management fees are annualized on the assets you invest in variable rate funds and are reflected in your returns)

Provider fee	.48	.45 EQAT funds	.50 non-EQAT funds	.50	.30
Fund management fee	.50-1.49	.57-1.27%	.83-1.76%	.44-1.60%	.25-1.60%
Range of total fees	.98-1.97%	1.02-1.72%	1.33-2.26%	.94-2.10%	.55-1.90%
Fee for Fixed Rate Accounts	none	none		none	none
Withdrawal fee	none	none		none	none

Each provider offers a variety of features and benefits

- ★ Competitive fixed-rate accounts & various mutual fund & variable annuity fund options - ranging from conservative to aggressive
- ★ Well-known investment managers (Oppenheimer, AIM, Franklin Templeton, Scudder, etc.)
- ★ Quarterly statements sent to your home
- ★ 24-hour phone & internet access to account information & ability to change investment options at any time without a fee
- ★ No penalties or restrictions for transfers to other active investment providers in our plan
- ★ Flexible payout options with no penalties or restrictions at retirement
- ★ Access to investment representatives for information about the investments offered in our plan



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